



Real Money. Real World. youth financial literacy program

Purpose

Ohio State University Extension has gained recognition state-wide for this community-based financial literacy program. RMRW has been underpinned by peer-reviewed curriculum since 2005. The latest revision was adopted in 2013. The program brings together the local business community, schools, and OSU Extension to provide youth, ages 12-19, a hands-on learning experience on budgeting money in the role of an adult paying for monthly living expenses. Youth also explore how career choice impacts future income.

Impact

In 2013, an estimated 145 RMRW events were provided to nearly 20,000 youth in Ohio.

Results using surveys from the 2013 curriculum include: 76.5% of youth believed that participating in RMRW gave them a much better idea of what is involved in earning, spending, and managing money.

72.5% of youth indicated they believed RMRW participation will help them a lot in their future.



Ohio State Colleges/Units Involved

College of Food, Agricultural, and Environmental Sciences
OSU Extension

Community Partners Involved

The use of the 2013 Real Money. Real World. youth financial literacy program has expanded to 69 of the 88 counties in Ohio.

The **State Treasurers Office** supports RMRW use and is promoting it to public schools throughout Ohio.

The **Ohio Department of Education** partners by raising awareness of RMRW and encouraging its use.

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